

This question paper contains 3 printed pages]

**CV—218—2018**

**FACULTY OF COMMERCE**

**B.Com. (Fourth Semester) EXAMINATION**

**OCTOBER/NOVEMBER, 2018**

**(CBCS/CGPA Pattern)**

**BANKING AND INSURANCE**

**Paper VII**

**(Indian Banking System—II)**

**(MCQ & Theory)**

**(Saturday, 6-10-2018)**

**Time : 2.00 p.m. to 4.00 p.m.**

*Time—2 Hours*

*Maximum Marks—40*

*N.B. :— (i) All questions are compulsory.*

*(ii) All questions carry equal marks.*

*(iii) Wrong answers of MCQs will carry negative marking.*

**MCQ**

1. Multiple Choice Questions : 10

(i) ..... is the apex co-operative bank in all the states of the country.

- (a) State Co-operative Bank
- (b) District Co-operative Bank
- (c) Primary Credit Co-operative Societies
- (d) None of the above

(ii) RBI open market operations transactions are carried with a view to regulate :

- (a) Liquidity in the economy
- (b) Prices of essential commodities
- (c) Inflation
- (d) All of the above

P.T.O.

- (iii) The second phase of banking sector reforms was in the year :
- (a) 1991 (b) 1996  
(c) 2004 (d) 2015
- (iv) What is SLR ?
- (a) State Lifelong Ratio (b) State Liquid Ratio  
(c) Statutory Liquidity Ratio (d) Statutory Liquidity Reserve
- (v) ..... was established in the year 1982.
- (a) RRB's (b) RBI  
(c) NABARD (d) SBI
- (vi) The primary credit co-operative societies are at the ..... in the three tier co-operative structure.
- (a) Middle Level (b) Bottom Level  
(c) To Level (d) Apex Level
- (vii) Which among the following is known as Central Co-operative Bank ?
- (a) District Central Bank (b) Reserve Bank of India  
(c) Central Bank of India (d) All of these
- (viii) The Current Governor of RBI is :
- (a) Raghuram Rajan (b) D. Subbarao  
(c) Urjit Patel (d) None of these
- (ix) The banks which came into operation after 1991 with the introduction of economic reforms and financial sector reforms are called :
- (a) Nationalised Banks (b) New Private Sector Banks  
(c) Foreign Banks (d) Old Private Sector Banks
- (x) The Reserve Bank ..... monetary policy.
- (a) Implements (b) Formulates  
(c) Monitors (d) All of these

**Theory**

2. What are the functions of Reserve Bank of India ? 10

*Or*

Explain Narsimham Committee Report phase-I and phase-II.

3. What are the defects of District Central Co-operative Bank ? 10

*Or*

Explain the Regional Rural Bank. What are the objectives of it ?

4. Write short notes on (any *two*) : 10

- (i) Difference between RRB's and Commercial Bank
- (ii) Evolution of Co-operative Credit System
- (iii) Qualitative method of Credit Control
- (iv) NABARD.